

Certificate of Notice Page 1 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
8/26/22 11:16 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

KENNY E. MORROW
TAMMY L. MORROW
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-10346 TPA

Chapter 13

Document No.: 79

ORDER OF COURT

AND NOW, this 26th day of August, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

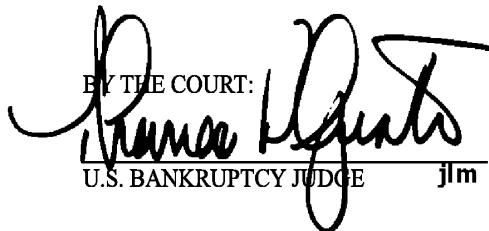
(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE jlm

In re:
Kenny E. Morrow
Tammy L. Morrow
Debtors

Case No. 17-10346-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 26, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Kenny E. Morrow, Tammy L. Morrow, 23256 Thomas Road, Cambridge Springs, PA 16403-3350
14396491	Associated Clinical Laboratories, PO Box 740631, Cincinnati, OH 45274-0631
14396492	+ Beautiful Smiles Childrens Dental Health, 5125 Zuck Road, Erie, PA 16506-4941
14396493	+ Cambria Area Volunteer Ambulance, c/o Schlesinger & Kerstetter LLP, 545 N 2nd Street, Shamokin, PA 17872-5148
14396494	+ Capital One Bank USA NA, c/o Selip & Stylianou LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
14683837	Children's Hospital of Pittsburgh of UPMC, PO Box 1123, Minneapolis, MN 55440-1123
14396496	Citgo/SYNCB, PO Box 530938, Atlanta, GA 30353-0938
14396498	David S. Terfel, 910 N High Street, Waterford, PA 16441
14396503	+ Meadville Area Ambulance Service, PO Box 90, Danville, PA 17821-0090
14396504	+ Meadville Cardiology Consultants, PO Box 6041, Hermitage, PA 16148-1041
14396507	+ Medicor Associates, 3330 Peach Street, Erie, PA 16508-2772
14396508	+ Nelnet, US Department of Education, PO Box 740283, Atlanta, GA 30374-0283
14396511	+ PA Liberty Street Emerg Physicians, PO Box 37996, Philadelphia, PA 19101-0596
14396514	+ Richard J. Boudreau & Associates, 6 Manor Pkwy, Salem, NH 03079-2841
14396517	+ Stay at Home Storage, 769 Martz Road, Sligo, PA 16255-3429
14396522	+ UPMC Community Medicine, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
14660954	UPMC Community Medicine, PO Box 1123, Minneapolis MN 55440-1123
14660960	UPMC Hamot, PO Box 1123, Minneapolis MN 55440-1123
14396521	+ University of Pittsburgh Physicians, c/o Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
14683839	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123
14396526	+ Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknotifications@resurgent.com	Aug 27 2022 00:00:33	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2022 00:00:37	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bncmail@w-legal.com	Aug 26 2022 23:56:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14396490	+ Email/Text: ally@ebn.phinsolutions.com	Aug 26 2022 23:56:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
14410485	Email/Text: ally@ebn.phinsolutions.com	Aug 26 2022 23:56:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14637225	Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Aug 27 2022 00:00:43	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14660121	Email/PDF: bncnotices@becket-lee.com		
		Aug 27 2022 00:00:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14678141	+ Email/Text: bankruptcy@cavps.com		
		Aug 26 2022 23:57:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14677211	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Aug 26 2022 23:56:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14396497	+ Email/Text: bankruptcy_notifications@ccsusa.com		
		Aug 26 2022 23:57:00	Credit Collection Services, PO Box 55126, Boston, MA 02205-5126
14396502	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 27 2022 00:00:46	Macy's, PO Box 9001094, Louisville, KY 40290
14682502	Email/Text: bnc-quantum@quantum3group.com		
		Aug 26 2022 23:56:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14396499	Email/Text: bnc-bluestem@quantum3group.com		
		Aug 26 2022 23:57:00	Gettington, PO Box 166, Newark, NJ 07101-0166
14396500	+ Email/Text: paparalegals@pandf.us		
		Aug 26 2022 23:57:00	Gregg Morris, Esquire, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14396495	Email/PDF: ais.chase.ebn@aisinfo.com		
		Aug 27 2022 00:00:29	Chase/Best Buy, 800 Brooksedge Blvd., Westerville, OH 43081
14396501	+ Email/Text: PBNCNotifications@peritusservices.com		
		Aug 26 2022 23:56:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14686678	Email/PDF: resurgentbknofications@resurgent.com		
		Aug 27 2022 00:00:33	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15047331	Email/Text: camanagement@mtb.com		
		Aug 26 2022 23:56:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810
14678144	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 26 2022 23:56:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14396505	+ Email/Text: Bankruptcies@nragroup.com		
		Aug 26 2022 23:57:00	Meadville Diagnostic, c/o National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
14396506	Email/Text: mwetherbee@mmchs.org		
		Aug 26 2022 23:57:00	Meadville Medical Center, PO Box 6008, Hermitage, PA 16148-1008
14641119	Email/PDF: cbp@onemainfinancial.com		
		Aug 27 2022 00:00:35	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14396510	+ Email/PDF: cbp@onemainfinancial.com		
		Aug 27 2022 00:00:30	One Main Financial, 281 Norht Street, Meadville, PA 16335-2521
14396512	+ Email/Text: bankruptcydepartment@tsico.com		
		Aug 26 2022 23:57:00	PA Liberty Street Emerg Physicians, c/o Transworld Systems Inc, PO Box 15609, Wilmington, DE 19850-5609
14935360	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Aug 27 2022 00:00:31	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14687682	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Aug 27 2022 00:00:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14398027	+ Email/PDF: rmscedi@recoverycorp.com		
		Aug 27 2022 00:00:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14396513	+ Email/PDF: gecsed@recoverycorp.com		
		Aug 27 2022 00:00:31	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14416629	Email/Text: bnc-quantum@quantum3group.com		
		Aug 26 2022 23:56:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

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14396516	Email/Text: home.cu-collections.272o24@statefarm.com	Aug 26 2022 23:56:00	State Farm Federal Credit Union, PO Box 853944, Richardson, TX 75085
14951964	+ Email/Text: bncmail@w-legal.com	Aug 26 2022 23:56:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14396518	Email/PDF: gecsed@recoverycorp.com	Aug 27 2022 00:00:37	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14396519	Email/PDF: gecsed@recoverycorp.com	Aug 27 2022 00:00:43	Synchrony Bank/Dick's Sporting Goods, PO Box 530916, Atlanta, GA 30353-0916
14650443	+ Email/Text: bncmail@w-legal.com	Aug 26 2022 23:56:00	TD Bank USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14396520	+ Email/Text: bncmail@w-legal.com	Aug 26 2022 23:56:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14417354	+ Email/Text: electronicbkydocs@nelnet.net	Aug 26 2022 23:56:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14396523	^ MEBN	Aug 26 2022 23:53:16	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14644566	+ Email/PDF: ebn_ais@aisinfo.com	Aug 27 2022 00:00:33	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14396524	Email/PDF: gecsed@recoverycorp.com	Aug 27 2022 00:00:37	Wal-Mart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
14415261	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 27 2022 00:00:40	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr		WELLS FARGO BANK, N.A.
14396509		OB/GYN Associates of Erie, c/o Commercial Accepance, PA
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14396525	*	Wal-Mart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
14396515	##+	St. Vincent Institute, 3530 Peach Sreet, Suite LL1, Erie, PA 16508-2768

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2022

Signature: /s/Gustava Winters

District/off: 0315-1

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Lauren M. Lamb	on behalf of Debtor Kenny E. Morrow julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Tammy L. Morrow julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6